



WASHINGTON STATE
GAMBLING COMMISSION

Field Operation Rule Interpretation

Question

- o Can a card room operator limit the amount of a payout on a token (tip) wager? Yes, for odds based wagers, as long as authorized in the manufacturer's game rules and within the requirements of WAC 230-40-810.
- o Can a card room operator restrict the types of token bets allowed or the amount of the token bet? Yes
- o How is the token wager treated for purposes of calculating the aggregate limits on payouts and how are the player and table aggregates calculated? Payouts on token wagers are not included in the player or table aggregate. The token wager is treated as a separate bet and has a separate payout limit calculated under the requirements of WAC 230-40-810

Cite: WAC 230-40-810 House-banked card games — Odds based wagers — Prizes — Restrictions — Procedures.

SUMMARY

Issue:

Players commonly place wagers for the dealer known as token wagers or token bets. The bet is placed in a separate stack from the player's wager and usually placed above the player's wager (on the dealer's side of the player's wager.) The hand is played and if the player loses the bet the dealer collects the money like any other losing bet. If the player wins, the bet is paid and dealer takes the original bet and the winnings as a tip. When the wagers are made on games with odds based pay outs the winnings can be substantial. Some card room operators want to limit the amount a dealer can win on a token bet without impacting the payout to the players.

Reasoning:

WAC 230-40-810 was adopted to allow card room operators to establish pay out limits for odds based wagers. Including pay outs for token wagers in the limits could unfairly lower the amount the player wins. This was not the intent of the rule. Therefore, card room licensees may establish a separate individual limit for token wager pay outs within WAC 230-40-810 requirements.

Decision:

House-banked card room licensees may limit the amount of a payout on a token (tip) wager as authorized in the manufacturer's game rules and WAC 230-40-810. Licensees may also restrict the types of wagers token bets are allowed on and the amount of the token bet. Payouts on token wagers are not included in the calculation of the player or table payout aggregate limits.

Fortune Pai Gow example:

The licensee allows Fortune token bets but establishes a minimum token bet of 50 cents and a maximum token bet of \$50. The payout limit calculated under WAC 230-40-810 is the higher of the two calculations:

Maximum token bet \$50 times the highest odds offered up to 50 to 1. $\$50 \times 50 = \$2,500$

Minimum token bet 50 cents times the maximum odds (8,000 to 1). $.5 \times 8,000 = \$4,000$

\$4,000 is the higher of the two so that is the maximum payout on a winning token wager.

Approved: 
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